

Certificate Number: 05781-PAM-DE-034130005
Bankruptcy Case Number: 20-00395



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 24, 2020, at 12:01 o'clock AM PST, Rose Surfield completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 24, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President